

Citizens Rebate Quick Facts

What is the Citizens Rebate?

The Louisiana Citizens Property Insurance Corporation Assessment is paid by property insurance policyholders each year. The dollar amount is for a bond issued by the Louisiana Citizens Corporation to cover the costs of damages caused by Hurricane Katrina. The good news is the assessment is partially refundable to you. Following the passage of [Act No. 125](#) of the 2015 Legislative Session, 72 percent is refundable.

Who is eligible to claim a rebate?

If you pay property insurance in Louisiana, you are eligible for a state rebate for the Louisiana Citizens assessment. **That means if you're a renter, homeowner or business owner and pay property insurance, you're eligible.** The rebate can be claimed for 2012, 2013, 2014, 2015 and 2016, once you've paid your policy in full. But the option to claim the 2012 rebate will expire at the end of 2016. About \$240 million is available to be claimed by property owners.

How do I know the amount of my rebate?

Check your policy's declaration page to see if the "Citizens Assessment" is listed as a charge. It may also be listed as "FAIR Plan Assessment." The assessment was 3.54% of your premium in 2014. The average rebate for all claims (personal and commercial) is about \$113.

How do I get my rebate?

The rebate can be claimed in one of three ways:

1. **Claim the rebate as a tax credit** on your Louisiana Income Tax Return due each May. With this option your rebate will be included in your total tax calculation. You can also file an amended tax return to claim the rebate for past years.
2. **Claim the rebate online** through the Louisiana Department of Revenue's Online Filing and Payments webpage www.revenue.louisiana.gov/fileonline. You will need to create an account to access the electronic form for claiming your Citizens rebate.
3. **Claim the rebate by filling out a paper form.** Fill out the one-page form and attach your insurance declarations page. If you don't have the declarations page, contact your insurance agent who may be able to help you. Mail the completed form to the Louisiana Department of Revenue. Forms for all calendar years are located on the Louisiana Department of Insurance and Louisiana Department of Revenue websites.

And don't forget:

- Claim only the Citizens assessment, not the entire insurance premium amount.
- If you pay the Citizens assessment on more than one home or property, use the appropriate year's **INS form** along with the **R-INS Supplement** form to list additional properties.
- Visit the Louisiana Department of Insurance website www.ldi.la.gov for more information.



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